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CENTRAL TAX CENTER  
APR 22 2005

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	§	Confirmation No.: 6900
David GREENE	§	
Dennis MIERZWA	§	Group Art Unit: 3624
Ayman ABUKHATER	§	
Michael SIEVERT	§	Examiner: Stefanos KARMIS
	§	
Serial No.: 09/802,701	§	Atty. Dkt. No: 1991-00100
	§	
Filed: March 9, 2001	§	
	§	
For: Online Trading System Having	§	
Real-Time Account Opening	§	
	-	

**RESPONSE TO OFFICE ACTION OF DECEMBER 23, 2004**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 23313-1450

April 22, 2005

Dear Sir:

This paper is submitted in response to the above-named office action to further highlight why the application is in condition for allowance.

In response to the Office action of December 23, 2004, please amend the above-identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.